

**General Information**
**Name:**

Banco de los Trabajadores -Bantrab-

**Industry:**

Financial services

**Location:**

 Avenida Reforma 6-20 Zona 9,  
 Guatemala, Guatemala

**Website:**
[www.bantrab.com.gt](http://www.bantrab.com.gt)
**Guatemala's Rating**

Fitch: BB

Moodys: Ba1

**Bantrab International Rating (long term)**

Fitch: B+

**Rating Bantrab Senior Trust:**

Fitch: B+

Moodys: Caa2

**Branches & ATM'S:**

155 Branches

ATM's: 3,947 (16 Own and 3,931 affiliated network)

**Financial Information (US\$ Million)\***

	2016	2017	Q1 17	Q1 18
Total assets	2,425	2,937	2,514	3,095
Liquid Assets	919	1,205	921	1,339
Total net loans	1,392	1,613	1,478	1,643
Performing loans	1,407	1,615	1,493	1,643
Non Performing loans	39	48	45	52
allowance for loans	-53	-50	-60	-52
Total liabilities	2,179	2,621	2,253	2,773
Total deposits	1,909	2,337	1,982	2,495
Stockholders' Equity	246	315	261	322

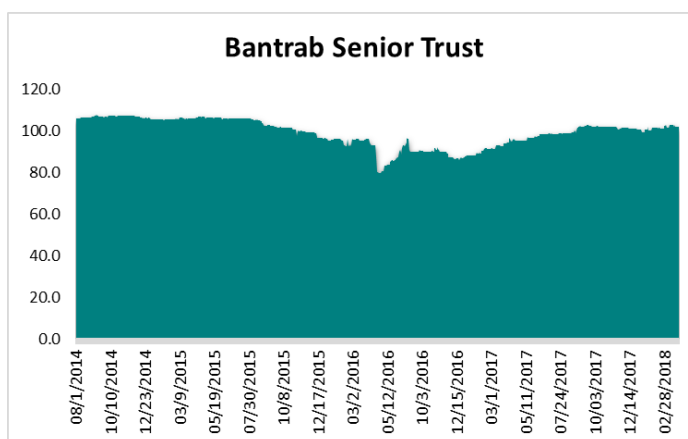
**Principal Annual Results (US\$ Million)\***

	2016	2017	Q1 17	Q1 18
Net interest income	163	194	47	47
Total operating income	198	223	55	49
Administrative expenses	(118)	(130)	(33)	(34)
Other incomes and expenses,	(11)	(16)	(2)	(1)
Income tax	(11)	(10)	(3)	(0)
Net income	58	67	17	14

\*Data expressed in U.S. Dollar. To translate from Quetzales to U.S. dollar the exchange for the end year is: Q.7.52213 per US\$1.00 for 2016; Q.7.34477 per US\$1.00 for 2017 and for the end quarter is: Q.7.33976 per US\$1.00 for March 31th, 2017 and Q.7.39919 per US\$1.00 for March 31th, 2018, all published by the Guatemalan Central Bank [www.banguat.gob.gt](http://www.banguat.gob.gt)

**Contact**

Julio Ordoñez

[julioc\\_ordonez@bantrab.net.gt](mailto:julioc_ordonez@bantrab.net.gt)
**Market information**

**Prices**

Last 03/29/2018	101.791
Max 09/12/14	107.438
Min 04/27/16	79.438
Average	98.992

Source: Bloomberg

**Financial indicators**

	Annual 2016	2017	Quarter Q1 17	Q1 18
<b>A Profitability</b>				
A.1 Return on average total assets <sup>(1)</sup>	2.5%	2.5%	0.7%	0.5%
A.2 Return on average shareholder's equity <sup>(2)</sup>	25.1%	23.6%	7.1%	4.7%
A.3 Net Interest margin <sup>(3)</sup>	7.3%	7.5%	2.0%	1.8%
<b>B Efficiency</b>				
B.1 Efficiency ratio <sup>(4)</sup>	59.8%	58.2%	60.5%	69.0%
B.2 Operating expenses/average total assets	5.0%	4.8%	1.3%	1.1%
B.3 Fees, commissions and other income/operating income <sup>(5)</sup>	22.2%	17.1%	17.1%	18.3%
<b>C Liquity</b>				
C.1 Liquid assets/total deposits <sup>(6)</sup>	48.2%	51.6%	46.5%	53.7%
C.2 Liquid assets/total assets <sup>(7)</sup>	37.9%	41.0%	36.6%	43.3%
C.3 Loans/total deposits	73.0%	69.0%	74.6%	65.9%
<b>D Capitalization</b>				
D.1 Stockholder's equity as a % of total assets	10.1%	10.7%	10.4%	10.4%
D.2 Tier 1 capital as a % of risk-weighted assets	11.9%	12.8%	13.9%	14.3%
D.3 Capital ratio <sup>(8)</sup>	14.7%	17.1%	15.0%	17.3%
<b>E Credit quality data</b>				
E.1 Non performing loans/loans	2.7%	2.9%	2.9%	3.1%
E.2 Allowance for loan losses /loans	3.7%	3.0%	3.9%	3.1%
E.3 Allowance for loan losses /non performing loans	138.1%	103.8%	132.9%	100.1%

(1) Net income for the period divided by the average of the end of period and end of prior period total assets.

(2) Net income for the period divided by the average of the end of period and end of prior period total stockholders' equity

(3) Financial margin divided by average interest-earning assets. Average interest-earning assets are determined on an annualized basis, based on beginning and end-of-monthly balances.

(4) Refers to the period's total administrative expenses divided by the period's total operating income.

(5) Refers to fees, commissions and other income divided by operating income.

(6) Refers to cash and cash equivalents and investments divided by total deposits.

(7) Refers to cash and cash equivalents and investments divided by total assets.

(8) Refers to the end of period net capital as a percentage of risk-weighted assets.